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(54) **GIFT CARD EXCHANGE KIOSKS AND ASSOCIATED METHODS OF USE**

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See application file for complete search history.

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(57) **ABSTRACT**

The present disclosure is directed to gift card exchange kiosks and associated methods of use. In one embodiment, for example, a consumer operated kiosk can receive a gift card identifier associated with a gift card via a user interface and/or a card reader, verify the gift card's activation status and/or face value, and display exchange options for a consumer. The exchange options can include exchanging the gift card for cash or a redeemable cash voucher. The kiosk can also store exchanged gift cards for later sale at the kiosk or at a remote location.

17 Claims, 5 Drawing Sheets
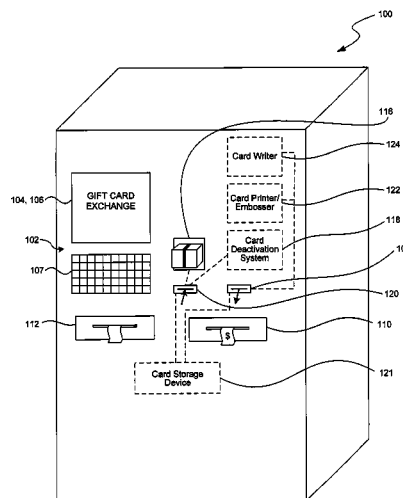
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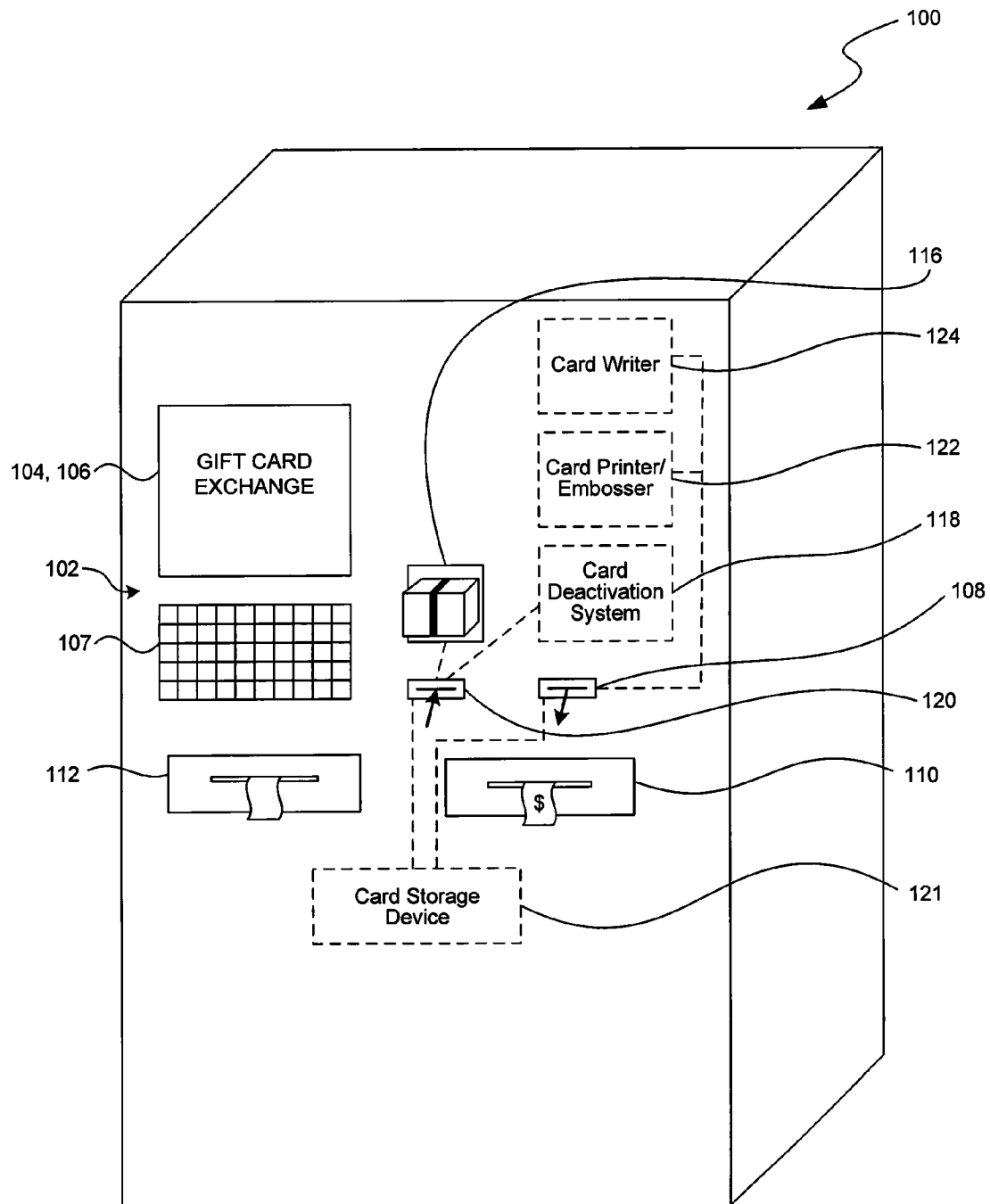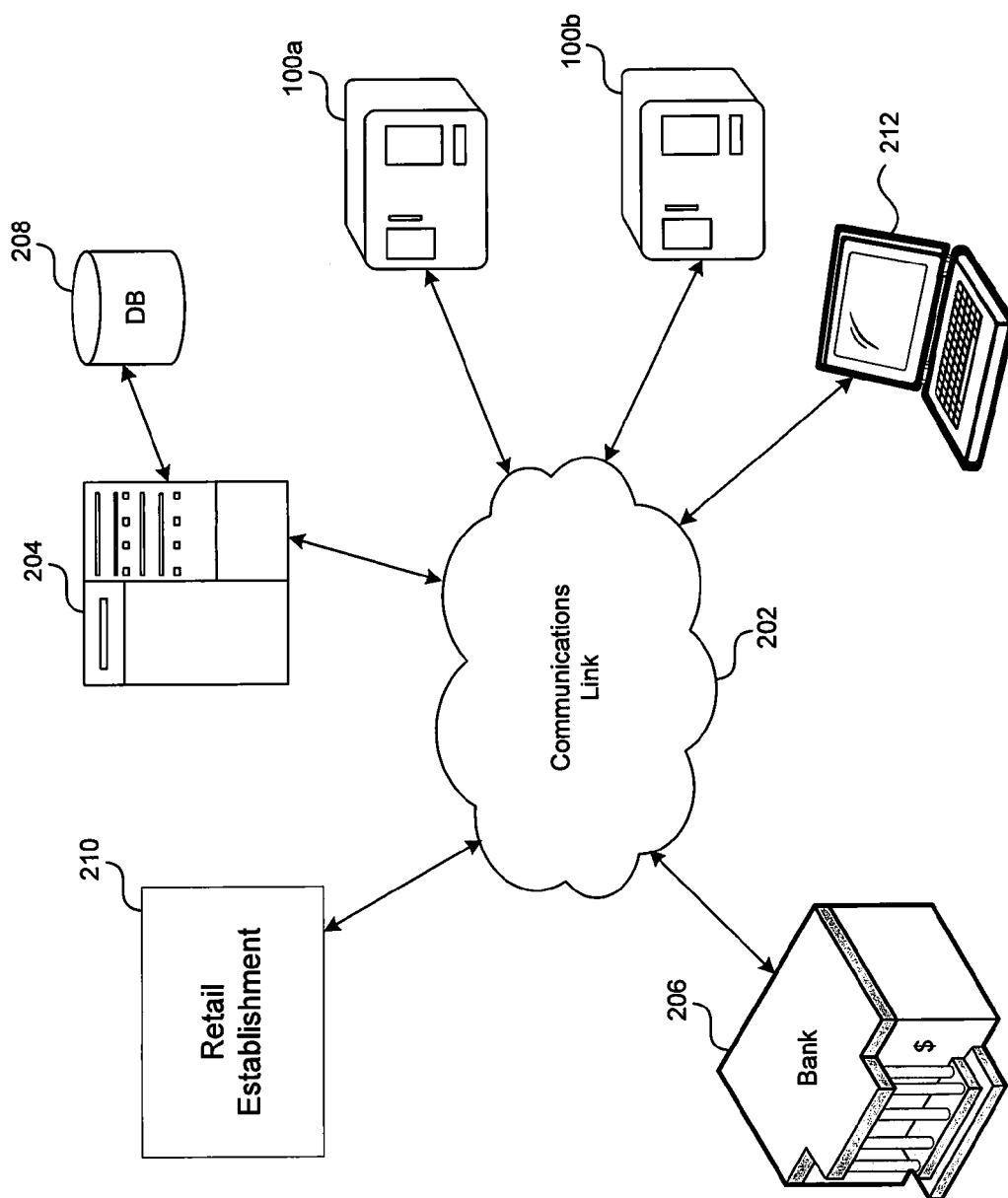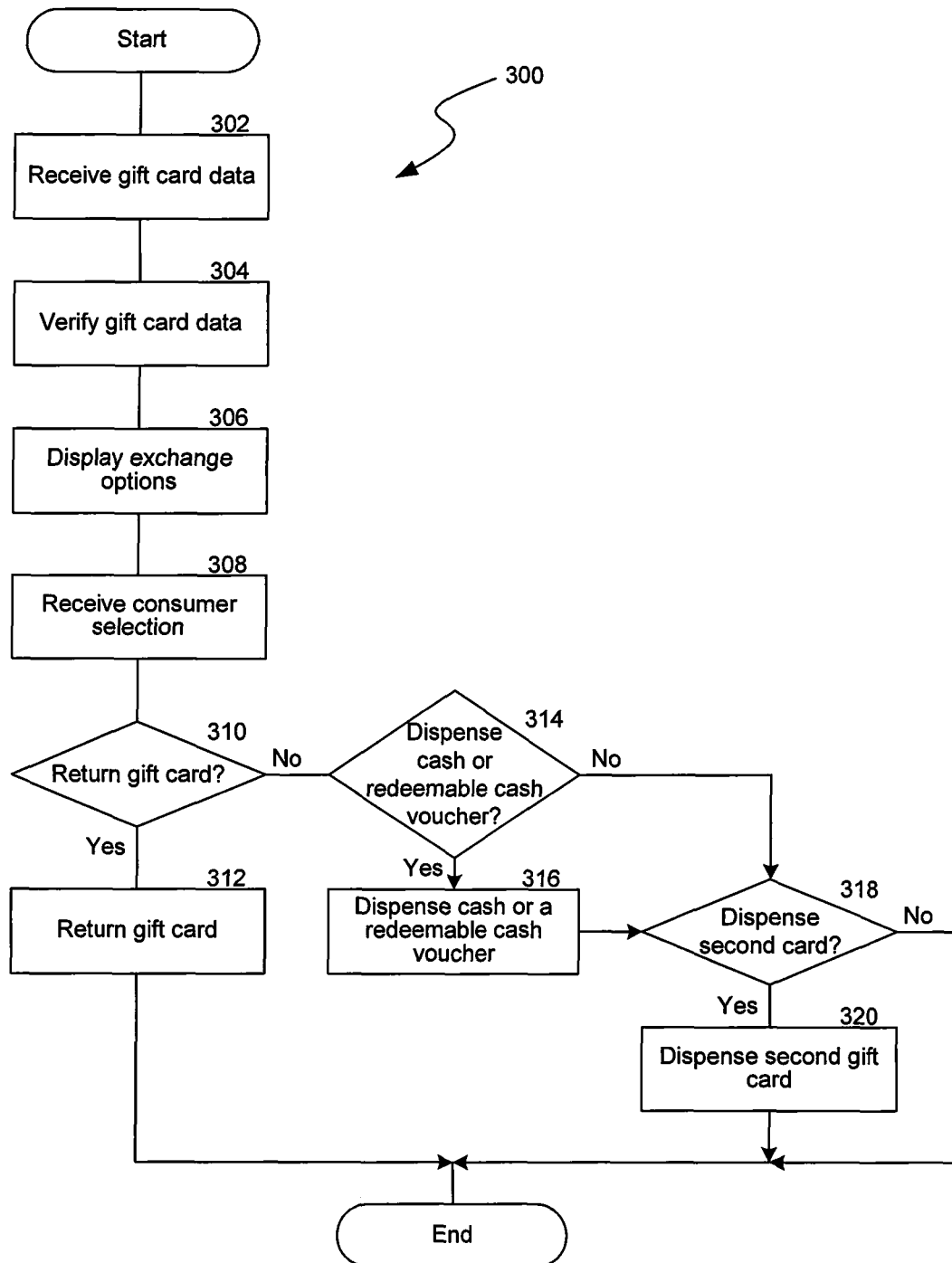U.S. Appl. No. 14/507,636, filed Oct. 6, 2014, Yahn et al.

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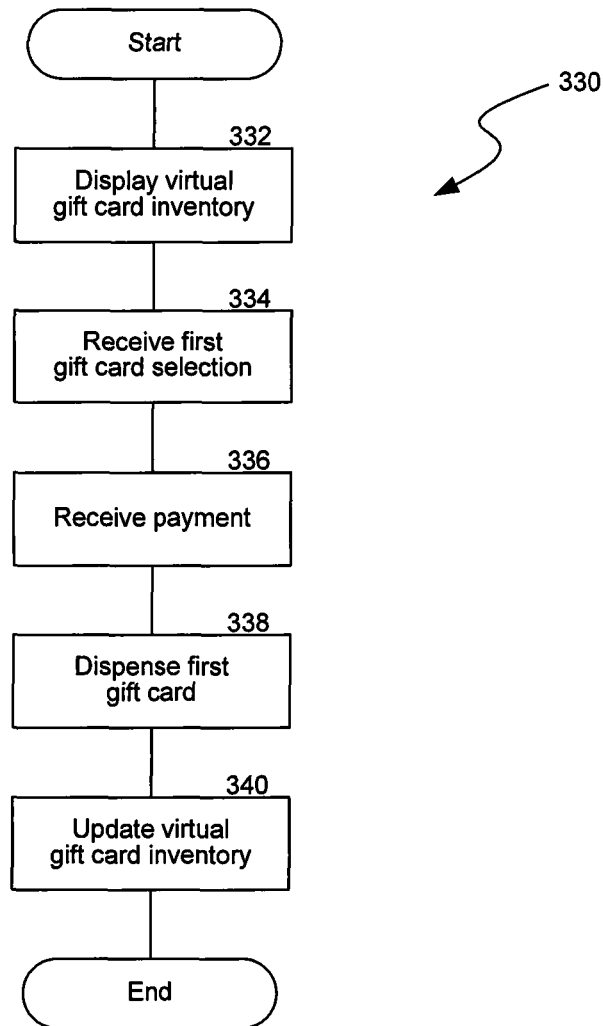
100

116

124

Card Writer

122

Card Printer/
Embosser

118

108

Card
Deactivation
System

120

110

104, 106

GIFT CARD
EXCHANGE

102

107

112

121

Card Storage
Device

FIG. 1

FIG. 2

```
                    ┌──────────┐
                    │  Start   │
                    └────┬─────┘
                         │              ┌── 300
                      302 │
                 ┌────────┴────────┐
                 │ Receive gift    │
                 │   card data     │
                 └────────┬────────┘
                      304 │
                 ┌────────┴────────┐
                 │ Verify gift     │
                 │   card data     │
                 └────────┬────────┘
                      306 │
                 ┌────────┴────────┐
                 │ Display exchange│
                 │    options      │
                 └────────┬────────┘
                      308 │
                 ┌────────┴────────┐
                 │ Receive consumer│
                 │   selection     │
                 └────────┬────────┘
                          │
```

Return gift card? — 310

Dispense cash or redeemable cash voucher? — 314

No

No

Yes

Yes

Return gift card — 312

Dispense cash or a redeemable cash voucher — 316

Dispense second card? — 318

No

Yes

Dispense second gift card — 320

End

FIG. 3A

FIG. 3B

Start

402
Display listing of gift cards kiosk is able to exchange

404
Receive gift card data

406
Verify gift card

408
Exchange another gift card?

Yes

No

410
Receive user identification

412
Predetermined condition met?

No

Yes

400

414
Display exchange options

416
Receive consumer selection

418
Return gift card?   Yes   420 Return gift card

No

422
Dispense cash or redeemable cash voucher?   Yes   424 Dispense cash or a redeemable cash voucher

No

End

FIG. 4

GIFT CARD EXCHANGE KIOSKS AND ASSOCIATED METHODS OF USE

CROSS-REFERENCE TO RELATED APPLICATION(S)

This application claims the benefit of U.S. Provisional Application No. 61/409,050, filed Nov. 1, 2010, entitled "GIFT CARD EXCHANGE KIOSKS AND ASSOCIATED METHODS OF USE," which is incorporated herein by reference in its entirety.

CROSS-REFERENCE TO APPLICATION(S) INCORPORATED BY REFERENCE

The disclosures of U.S. Pat. No. 8,024,272, entitled "METHODS AND SYSTEMS FOR EXCHANGING/TRANSFERRING GIFT CARDS," filed Apr. 12, 2010; U.S. Pat. No. 7,653,599, entitled "METHODS AND SYSTEMS FOR EXCHANGING AND/OR TRANSFERRING VARIOUS FORMS OF VALUE," filed Apr. 13, 2005; U.S. patent application Ser. No. 11/294,637, entitled "METHODS AND SYSTEMS FOR EXCHANGING AND/OR TRANSFERRING VARIOUS FORMS OF VALUE," filed Dec. 5, 2005; U.S. patent application Ser. No. 12/177,275, entitled "METHODS AND SYSTEMS FOR EXCHANGING AND/OR TRANSFERRING VARIOUS FORMS OF VALUE," filed Jul. 22, 2008; and U.S. patent application Ser. No. 10/558,907, entitled "METHODS AND SYSTEMS FOR PROVIDING PRODUCTS, SUCH AS DIGITAL CONTENT INCLUDING GAMES, RING TONES, AND/OR GRAPHICS; AND SERVICES, SUCH AS COMPUTER NETWORK SERVICE INCLUDING INTERNET SERVICE," filed Feb. 7, 2007; are incorporated herein by reference in their entireties.

TECHNICAL FIELD

The present disclosure relates generally to systems, apparatuses and methods for exchanging gift cards and, more particularly, to consumer operated kiosks for exchanging gift cards.

BACKGROUND

Gift cards are restricted monetary equivalents issued by retailers or banks that consumers can use as an alternative to currency for purchasing goods, services, etc. While gift cards rank as one of the most popular gifts given by consumers in the United States, a large percentage of gift cards go unused or expire each year, resulting in significant annual breakage (i.e., unused gift card value).

Various methods have been proposed to reduce breakage. Some web sites, for example, provide consumers with the ability to auction unwanted gift cards. Other websites provide consumers with the ability to exchange unwanted gift cards for cash through the mail. The current options for exchanging gift cards, however, can appear complex and/or time consuming to consumers. Additionally, gift cards that have been taken in an exchange may be difficult to resell, leading to further breakage. Accordingly, it would be advantageous to provide consumers with a relatively easy way to exchange unwanted gift cards for other forms of value and avoid breakage.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a partially schematic isometric view illustrating various components and subsystems associated with a gift card exchange kiosk configured in accordance with an embodiment of the disclosure.

FIG. 2 illustrates a suitable network environment for implementing various aspects of exchanging gift cards configured in accordance with embodiments of the disclosure.

FIG. 3A is a flow diagram of a routine for exchanging gift cards with a consumer operated kiosk configured in accordance with an embodiment of the disclosure.

FIG. 3B is a flow diagram of a routine for buying gift cards with a consumer operated kiosk configured in accordance with another embodiment of the disclosure.

FIG. 4 is a flow diagram of a routine for exchanging multiple gift cards with a consumer operated kiosk configured in accordance with a further embodiment of the disclosure.

DETAILED DESCRIPTION

The present disclosure describes various embodiments of systems and methods for exchanging various types of gift cards, virtual gift cards, gift card facsimiles, and similar financial instruments (e.g., pre-paid cards, etc.). Exchanging gift cards allows consumers to monetorize their unused or unwanted gift cards. A consumer operated kiosk configured in accordance with several embodiments of the disclosure can receive a gift card, verify the gift card's activation status and value, and provide exchange options to a consumer. The options can include, for example, (1) exchanging the gift card for cash, and/or (2) exchanging the gift card for another gift card. After receiving a gift card from a consumer and dispensing the desired output in exchange, the kiosk can retain the gift card in the kiosk, update a gift card database to reflect the exchange, and/or resell the gift card value to another consumer. In various embodiments described herein, the term "gift card" can generally refer to a card that resembles a credit card, but has a predetermined monetary equivalent (i.e., a face value). A gift card typically includes a gift card identifier (e.g., a number, etc.) that is cross-linked to the gift card's face value. Gift cards can include barcodes, magnetic stripes, processors (e.g., smart chips), and/or other media for recording gift card identifiers, codes, values, and/or other suitable information. As used herein, the term "gift card" can also encompass virtual gift cards that can be delivered via email, text messages or mobile phone applications (e.g., iPhone applications) and displayed using a smart phone, tablet, and/or other suitable devices. Gift cards may be open loop or closed loop cards. Banks or credit card companies can issue open loop cards that can be redeemed at different commercial establishments. Conversely, restaurants, stores, and other retail establishments generally issue closed loop cards that are only valid for use at the retail establishment or its retail partners.

Certain details are set forth in the following description and in FIGS. 1-4 to provide a thorough understanding of various embodiments of the disclosure. Other well-known structures and systems often associated with gift cards, gift card payment systems, consumer operated kiosks, and related commerce systems have not been shown or described in detail below to avoid unnecessarily obscuring the descriptions of the various embodiments of the disclosure. Additionally, a person of ordinary skill in the relevant art will understand that the disclosure may have additional embodiments that may be practiced without several of the details described below. In other instances, those of ordinary skill in the relevant art will appreciate that the methods and systems described can include additional details without departing from the spirit or scope of the disclosed embodiments.

Many of the details, dimensions, functions and other features shown and described in conjunction with the Figures are

merely illustrative of particular embodiments of the disclosure. Accordingly, other embodiments can have other details, dimensions, functions and features without departing from the spirit or scope of the present disclosure. In addition, those of ordinary skill in the art will appreciate that further embodiments of the disclosure can be practiced without several of the details described below.

FIG. 1 is a partially schematic isometric view of a gift card exchange kiosk **100** ("kiosk **100**") configured in accordance with an embodiment of the disclosure. The kiosk **100** can include a user interface **102** and one or more output devices. The user interface **102** can include a display screen **104** and one or more input devices, such as a card input slot **120**. Additionally, the input device can include a keyboard **107**, a bar code reader, an encrypted PIN pad, a voice command device, a cursor control device, a mouse, and/or other suitable input devices that enable or facilitate entering information. In the illustrated embodiment, the user interface **102** includes a touch screen **106** that is configured to both display information and receive user inputs.

In some embodiments, the kiosk **100** can hold a supply of blank gift cards to accommodate new card sales. The blank gift cards can include magnetic stripes that can have various types of information (e.g., card identifiers, account information, store numbers, etc.) written to them with a card writer **124** when the gift card is purchased. In other embodiments, the magnetic stripes can include pre-encoded identification codes that the kiosk **100** can read from the gift cards and associate with a remote account and a corresponding value before the gift cards are dispensed from the kiosk **100**. The kiosk **100** can also include, a card printer **122** (e.g., a two-sided printer) configured to print information and graphics (e.g., the name of a retail establishment, customized text, access numbers, legal information, bar codes, etc.) on gift cards and/or an embosser that can emboss information (e.g. account numbers, etc.) on new gift cards. Once the appropriate information has been added to the new gift card, it can be dispensed from the kiosk **100** via a card dispenser **108**. As shown in the illustrated embodiment, the kiosk **100** can include other output devices, such as a currency dispenser **110** and a voucher and/or receipt dispenser **112** connected to a printer **114** (e.g., a thermal printer) configured to print redeemable cash vouchers and/or receipts during and/or after transactions. The voucher dispenser **112** can also be configured to dispense vouchers with card identifiers (e.g., bar codes, card numbers, etc.) and/or card values printed thereon (e.g., rather than dispensing new gift cards). In other embodiments, the kiosk **100** can include other suitable output devices that enable or facilitate dispensing items related to exchanging gift cards.

The kiosk **100** can further include a card reader **116** (e.g., a card swipe) for reading magnetic stripes, microchips, optical media, and/or other types of storage media on gift cards, credit cards, debit cards, and/or other types of financial instruments submitted by consumers. In some embodiments, the card reader **116** and card input slot **120** can be incorporated into a singular device. In other embodiments, the card reader **116** can be operatively coupled to the card input slot **120**.

The display screen **104** can include one or more devices that display options related to exchanging gift cards and/or reselling previously exchanged gift cards. For example, the display screen **104** can include a screen, a monitor, a touch screen, a digital read out, and other suitable devices. The options can include, for example, (1) exchanging one or more gift cards for cash or a redeemable cash voucher, (2) exchanging a first gift card for a second gift card, (3) rejecting an

exchange, (4) buying a gift card, (5) a combination of the above listed options, and/or other suitable options.

In various embodiments, the display screen **104** can display information and/or images related to various gift cards for sale in a virtual gift card inventory ("inventory"). The inventory can be stored in a remote database connected to the kiosk **100** via a communications link (described in detail in FIG. **2**). In an alternative embodiment, the inventory can be stored locally on a hard drive or another storage device within the kiosk **100**. The inventory can include gift card information related to gift cards previously exchanged with the kiosk **100**, with another kiosk connected in a kiosk network, and/or data from other gift cards. For example, the inventory can include gift card identifiers (e.g., card numbers) cross-linked with face values, store names, card activation statuses, etc. Consumers can browse the inventory with the user interface **102** using parameters such as store name, price, face value, discount, and/or other suitable browsing parameters. In other embodiments, the information and/or images related to various gift cards for sale in the inventory can be displayed on a remote device (e.g., a remote personal computer, mobile phone, PDA, tablet, etc.) connected to the database.

In one embodiment, the gift card identifier (e.g., a gift card number) and the face value of individual gift cards in the inventory can be stored in the database, and new gift cards can be sold having the same gift card identifier and face value. For example, a first consumer can use the kiosk **100** to exchange a first gift card having a face value of $100 from a first retail establishment, and a second consumer can use the kiosk **100** (or another kiosk connected to the kiosk **100**) to exchange a second gift card having a face value of $50 from the first retail establishment. The inventory can be updated after each transaction and, thus, would include a first gift card identifier cross-linked with a $100 face value and a second gift card identifier cross-linked with a $50 face value. In this example, a third consumer could then use the kiosk **100** (or another kiosk connected to the kiosk **100**) to buy a new gift card from the first retail establishment for a face value of either $100 or $50. For example, if the third consumer selects a new gift card with a face value of $100, the kiosk **100** can pull a blank card from storage and add the first gift card identifier to the new card before dispensing it to the third consumer via the card outlet **108**.

The first gift card identifier can be added to the new card in a number of different ways. For example, in one embodiment the card writer **124** can write the first gift card identifier to a magnetic stripe on the new card. In other embodiments, the card printer **122** can print the first gift card identifier on the new card in bar code. The card printer **122** can also print other information and graphics (e.g., store logo, seasonal designs, etc.) on the card, and/or an embosser can emboss information (e.g., card numbers, expiration date, etc.) on the card. In further embodiments, the kiosk **100** can store blank cards having smart chips, and the kiosk **100** can be configured to program the smart chip with the value associated with the first gift card identifier (e.g., $100).

In other embodiments, the kiosk **100** can store exchanged gift cards locally in a storage device **121** (e.g., a card holder) and resell the locally stored gift cards. For example, a first consumer can use the kiosk **100** to exchange a first gift card having a face value of $100, and the kiosk **100** can store the first gift card locally in the storage device **121**. A second consumer can use the kiosk **100** to buy the first gift card, and the kiosk **100** can retrieve the first gift card from the storage device **121** and dispense the first gift card from the card dispenser **108**. In further embodiments, the previously exchanged gift cards in the storage device **121** can be

removed from the kiosk **100** and resold at a remote location, such as on a website for buying gift cards.

In another embodiment, the value of previously exchanged gift cards can be accumulated in the inventory, and consumers can set a face value of their choosing for a desired gift card using the user interface **102**. For example, a first consumer can use the kiosk **100** to exchange a first gift card having a face value of $100 from a first retail establishment, and a second consumer can use the kiosk **100** (or another kiosk connected to the kiosk **100**) to exchange a second gift card having a face value of $50 from the first retail establishment. After each transaction, the inventory is updated and, thus, would include at least $150 worth of gift card value from the first retail establishment. A third consumer wishing to buy a gift card for use at the first retail establishment can then use the kiosk **100** (or another kiosk connected to the kiosk **100**) to buy a third gift card for any face value up to $150 (e.g., $75). The kiosk **100** can write a new gift card identifier to a magnetic stripe on a blank card with the card writer **124**, and associate the new gift card identifier with a $75 face value. Alternatively, the kiosk **100** can print a bar code associated with the new gift card identifier on a blank card using the card printer **122**. In additional embodiments, the inventory can accumulate the face value of previously exchanged gift cards from a first retail establishment, and store the face value of individual gift cards from a second retail establishment. In still further embodiments, the inventory can be accessed via the Internet where consumers can order gift cards for various predetermined face values or select there own gift card values up to a predetermined limit (e.g., set by the total value of previously exchanged gift cards from a specific retailer).

In further aspects of the illustrated embodiment, the kiosk **100** can include a card deactivation system **118** operatively coupled to the card input slot **120** to prevent gift cards exchanged by the kiosk **100** from improperly or fraudulently reentering the stream of commerce. The card deactivation system **118** can include one or more devices that physically deactivate gift cards (e.g., a card demagnetizer, shredder, etc.), and/or change the status of gift cards from "active" to "void" or "deactivated" in a database (described below in FIG. **2**) via the communications link. For example, before dispensing an output (e.g., a redeemable cash voucher, a new gift card), the kiosk **100** can direct a consumer to insert his or her gift card into the card input slot **120**, and the card deactivation system **118** can deactivate (e.g., change status, demagnetize, shred) the gift card.

The kiosk **100** can also include devices that customize gift cards per user specifications. For example, the user interface **102** can be configured to receive consumer input defining text, fonts, pictures, colors, and/or other desired features that can be printed onto a gift card using the card printer **122** and dispensed from the card dispenser **108**.

In operation, the kiosk **100** can exchange one or more gift cards tendered by a consumer for a selected output, such as cash, a redeemable cash voucher, other gift cards (e.g., new gift cards or previously exchanged gift cards), or a combination of outputs. The kiosk **100** can receive information about the first gift card (e.g., gift card identifier) via the user interface **102** and/or the card reader **116**, and can respond by displaying options to the consumer on the display screen **104**. The consumer can select an option via the user interface **102**. Depending on the option selected, the kiosk **100** can dispense an output to the consumer via the appropriate output device (e.g., the card dispenser **108**, the currency dispenser **110**, or the voucher dispenser **112**). Additionally, the kiosk **100** can receive consumer identification information, such as a con-

sumer's name, credit card number, etc. from the user interface **102**, and/or the card reader **116**.

In one embodiment, the kiosk **100** can be used by a cardholder to exchange a gift card for cash or a redeemable cash voucher (i.e., a buy-back value). The buy-back value is the value the kiosk **100** will pay in exchange for a gift card. The buy-back value can be a fixed rate (e.g., 75% of face value) and/or can vary according to an algorithm associated with one or more factors. Factors can include, for example, anticipated demand for a particular type of gift card from a certain retail establishment, the face value of the gift card, the expiration date, the projected resale value, and/or other suitable factors.

In another embodiment, the buy-back value can vary depending on the type of output the consumer selects. For example, a first gift card can have a first buy-back value associated with a first option (e.g., a redeemable cash voucher), and a second buy-back-value associated with a second option (e.g., a second gift card).

In further embodiments, the kiosk **100**, can also sell gift cards based on the gift card values stored in the virtual gift card inventory. Consumers can browse the gift cards for sale in the inventory using the user interface **102** by viewing gift card information and/or images on the display device **104** and searching the inventory with the user input device **106**. When the consumer finds a gift card he or she wishes to purchase, the consumer can select the card via the user interface **102**, and the kiosk **100** can write the gift card identifier and/or other information to a magnetic stripe on the card, or print this information in a bar code on the card. The kiosk can also print other information (e.g., the card value, store name, store logo, etc.) on the selected gift card using the card printer **122** and then dispense the selected gift card via the card dispenser **108**. In other embodiments, the virtual gift card inventory can be viewed remotely on a website (e.g., via a home computer, tablet, or mobile phone), and gift cards in the inventory can be purchased via the Internet. The remotely purchased gift cards can be physical gift cards or vouchers sent to purchasers by mail or they can come in the form of virtual gift cards send via email.

In one embodiment, the kiosk **100** can resell a gift card for a resale value that is less than the face value of the gift card. For example, a gift card with a face value of $100 can be resold from the kiosk **100** for $85. The resale value can be determined by various factors, such as anticipated demand for a particular type of gift card from a certain retail establishment, the face value of the gift card, the expiration date, the projected resale value, and/or other suitable factors. Additionally, in one embodiment, the buy-back value and the resale value can be correlated so that the buy-back value is less than the resale value. For example, a gift card having a face value of $100 can have a buy-back value of $70 and a resale value of $75. This arbitrage feature can simultaneously accommodate consumers who prefer to monetorize their unwanted gift cards and consumers who want to buy gift cards at a discount.

FIG. **2** illustrates a suitable system or network environment for implementing various aspects of the gift card exchange system described in detail above. In the illustrated embodiment, a plurality of the kiosks **100** (identified individually as a first kiosk **100a** and a second kiosk **100b**) can be operatively connected to a server **204** via the Internet, a dedicated network, and/or other communications link **202**. The server **204** performs much or all of the functions for receiving, routing, and storing of application programs, electronic messages, and other information associated with features of the kiosk network. The server **204** can include a server engine, a content management component, and a database management com-

ponent. The server engine performs basic processing and operating system level tasks. The content management component handles many of the functions (e.g., determining gift card sale value and managing inventory) in the embodiments described herein. Other functions can be handled by the kiosk 100. The database management component includes storage and retrieval tasks with respect to a database 208 coupled to the server 204, queries to the database 208, and storage of data. The database 208 can store at least some of the content exchanged between the kiosks 100, information (e.g., gift card identifiers, card activation statuses, face values, etc.) associated with gift cards, and can store the virtual gift card inventory described above. As will be apparent to those skilled in the art, the server 204 can include a single server or a plurality of servers, and the database 208 can include a single database or a plurality of databases.

Additionally, the server 204, including the database 208, may employ security measures to inhibit malicious attacks on the system and to preserve integrity of the messages and data stored therein (e.g., firewall systems, secure socket layers (SSL) password protection schemes, encryption, and the like).

In the illustrated embodiment, the communications link 202 can further be connected to financial institutions 206 (e.g., a bank, automated clearing house (ACH), etc.) and retail establishments 210. The financial institution 206 can perform credit and/or debit card transactions, provide payment options and/or to identify consumers. The retail establishment 210 can provide information regarding gift card balances, gift card usage, etc.

The system illustrated in FIG. 2 can connect individual kiosks 100a, 100b to the server 204 to share information. For example, the card reader 116 on the kiosk 100a can read a first gift card identifier from a first gift card or the user interface 102 can receive a first gift card identifier associated with the first gift card. Through the communications link 202, the server 204 can query the database 208 regarding the first gift card's activation status and face value. The server 204 can communicate this information to the kiosk 100a via the communications link 202. In other embodiments, the retail establishment 210 can provide the first gift card's activation status and face value to the kiosk 100a via the communications link 202. If the first gift card is inactive or fraudulent, the kiosk 100a can reject the first gift card (e.g., dispense the first gift card, deactivate the first gift card, etc.). If the first gift card is active, the kiosk 100a and/or the server 204 can provide a buy-back value associated with the first gift card. The kiosk 100a, then, displays options to the consumer on the display screen 104, and receives a selection from the consumer via the user interface 102. If the selection corresponds to accepting the buy-back value, the kiosk 100a dispenses the buy-back value, and the data from the first gift card (e.g., gift card identifier, face value, etc.) can be added to the virtual gift card inventory stored in the database 208. The server 204 can also deactivate the first gift card (via the card deactivation system 118) in the database 208 and/or notify the database 208 that the kiosk 100a has possession of the first gift card. The kiosk 100a or another kiosk 100b connected to the communications link 202 can resell the face value on the first gift card by printing and/or writing the first gift card identifier on a new gift card and dispensing the new gift card. The communications link 202 can also connect the kiosks 100 to a remote personal device 212 (e.g., a computer, tablet, mobile phone, etc.) where consumers can browse the virtual gift cards inventory stored on the database 208 (e.g., via a website, a smart phone or tablet application, etc.) and purchase gift cards therefrom.

Using the network environment in FIG. 2, multiple kiosks 100 can be connected to one another via the communications link 202 and positioned in a plurality of publicly accessible areas, such as grocery stores or home improvement stores. This allows a first consumer at the first kiosk 100a in a first location to browse gift cards in the virtual gift card inventory and find a gift card previously exchanged by the second kiosk 100b in a second location.

FIG. 3A is a flow diagram of a routine 300 for exchanging a gift card with a kiosk (e.g., the kiosk 100), and FIG. 3B is a flow diagram of a routine 330 for buying a gift card with a kiosk. Referring to FIG. 3A, a person wishing to exchange a first gift card provides the gift card to the kiosk, e.g., by swiping the first gift card through a card swipe or inserting the first gift card into a card input slot. In block 302, the kiosk receives first gift card data (e.g., first gift card identifier). This step can include reading a magnetic stripe on the first gift card using the card reader, reading a bar code (with, e.g., a bar code scanner), reading a smart chip, and/or receiving data from a user interface (e.g., entering a gift card identifier, selecting a retail establishment). The kiosk can also request that the consumer input a gift card PIN using a touch screen, pin pad, and/or other suitable input device to further validate the first gift card and deter fraud. In block 304, the kiosk verifies the first gift card data by connecting to a server and database, or connecting to the card merchant system (e.g., a retail establishment), to determine the face value of the first gift card, its card activation status, and/or other relevant information.

In block 306, the kiosk can display options to the consumer for exchanging the first gift card. The options can include, for example, (1) returning the gift card, (2) exchanging the gift card for cash or a redeemable cash voucher, (3) exchanging the gift card for a second gift card, (4) buying a new gift card, (5) a combination of the above listed options, and/or other options. In block 308, the kiosk receives a consumer selection, and then performs the corresponding function.

In decision block 310, the routine 300 determines if the consumer selected the option of having the first gift card returned (e.g., rejecting the buy-back value). If so, and the consumer inserted the first gift card into the kiosk via a card input slot, the routine 300 proceeds to block 312 and the first gift card can be returned to the consumer from an output device, such as the card dispenser 108 described in FIG. 1. In one aspect of this embodiment, however, if the server indicates the first gift card is stolen or fraudulent, the first gift card can be retrieved and deactivated via a card deactivation system such as the card deactivation system 118 described in FIG. 1.

If the consumer did not want the gift card returned, the routine 300 proceeds to decision block 314, and determines if the consumer wishes to exchange the first gift card for cash. If so, the routine 300 proceeds to block 316 and the kiosk dispenses cash using a currency dispenser. In other embodiments, the kiosk can dispense cash value (e.g., a redeemable cash voucher, cash card, etc.)_using a voucher printer, a card dispenser, or another suitable output device.

If the consumer does not wish to exchange the first gift card for cash, the routine 300 proceeds to decision block 318 and determines if the consumer wishes to exchange the first gift card for a second gift card. The routine 300 can also proceed to decision block 318 after dispensing cash or a redeemable cash voucher (block 316) to determine if the consumer also wishes to purchase second gift card. If so, a display screen can display information and/or images related to gift cards in a virtual gift card inventory stored in a database, such as described above with reference to FIGS. 1 and 2. The display can include information associated with each gift card, such

as the store name, value, etc. The consumer can browse the virtual gift card inventory and select a second gift card using the user interface.

After receiving the consumer's selection of a second gift card, the routine **300** proceeds to block **320**. The kiosk can print and/or write information associated with the second gift card with a printer or card writer. The kiosk can then dispense the second gift card with a card dispenser, such as the card dispenser **108** described above, and activate the second gift card via a communications link connecting the kiosk to a database or a merchant system. If the first gift card has a buy-back value that is less than the resale value of the second gift card, the kiosk can prompt the consumer to input additional funds. Additional funds (e.g., credit/debit card, cash,) can be deposited by entering credit and/or debit card information into the user interface, swiping a credit/debit card through a card swipe, inserting a credit/debit card in a card input slot, or depositing cash into a currency acceptor. Conversely, if the first gift card has a higher buy-back value than the second gift card, the kiosk can dispense a redeemable cash voucher from the voucher printer, cash from a currency dispenser, a different form of cash value from another output device, and/or prompt the consumer to select a third gift card. The routine **300** can repeat if the consumer has multiple gift cards to exchange. The routine **300** can also include dispensing a receipt from a receipt dispenser after each transaction.

In further embodiments, the routine **300** can include additional steps. For example, the routine **300** can identify the consumer by requesting the consumer to enter credit/debit card information via the card reader and/or the user interface. As explained in greater detail below, this can prevent fraud because the kiosk can connect to the consumer's financial institution via a communications link and verify that the consumer has not been making unauthorized charges. Additionally, requesting the consumer to enter credit/debit card information allows the kiosk to store consumer information (e.g., consumer name, transaction history) to track future transactions. In still further embodiments, the routine **300** can include displaying a customization option so the consumer can personalize a gift card by adding graphics (e.g., text, fonts, pictures).

Turning next to the routine **330** in FIG. 3B, a person wishing to purchase a gift card selects a corresponding button or icon on the user interface of the kiosk. In block **332**, a display screen on the kiosk displays information and/or images related to gift cards in a virtual gift card inventory. As described above, the virtual gift card inventory can include gift card information (e.g., gift card identifiers, face values, store names, etc.) from previously exchanged gift cards. The consumer can browse the inventory with a user interface using desired search parameters (e.g., retail establishment, price, discount, etc.). In block **334**, the kiosk can receive a first gift card selection from the consumer via the user interface. In further embodiments, the routine **330** can include receiving a plurality of gift card selections at one time.

In block **336**, the kiosk receives payment from the consumer via, for example, a cash input slot and/or a card reader. The kiosk can receive different forms of payment, such as cash, a previously exchanged gift card (i.e., routine **300**), a debit card, a credit card, and/or other suitable payment mechanisms. In block **328**, a card printer and/or a card writer can print and/or write the first gift card information (e.g., a gift card identifier, a store name, etc.) on a first gift card and/or to a magnetic stripe on the first gift card, and a card dispenser can dispense the first gift card. Additionally, in this step, the first gift card can be activated via the communications link described above in reference to FIG. **2**. In block **340**, the

virtual gift card inventory is updated by removing the first gift card information from the virtual gift card inventory. Additionally, a receipt can be dispensed from a receipt dispenser after each transaction.

As described with reference to routine **300**, additional embodiments of the routine **330** can include a customization option and/or request the consumer to enter credit/debit card information to identify the consumer.

FIG. **4** is a flow diagram of a routine **400** for exchanging multiple gift cards for other value (e.g., cash or a redeemable cash voucher) with a consumer operated kiosk (e.g., the kiosk **100**) in accordance with another embodiment of the disclosure. The routine **400** can begin in block **402** by displaying (e.g., on a display screen or a touch screen) a listing of gift cards the kiosk will purchase from consumers. In various embodiments, for example, the kiosk can be configured to purchase gift cards from only specified retail establishments, above a predetermined face value, and/or having other suitable limitations. A user can scroll through the listing and/or search the listing for the specific gift card he or she wishes to exchange. The kiosk can also be configured to display additional information associated with the gift cards, such as the return percentage on the face value of the gift cards.

If the user decides to exchange a gift card, the routine **400** moves to block **404** and the kiosk can receive data associated with a first gift card (e.g., a first gift card identifier) from a user by swiping the first gift card through a card swipe or inserting the first gift card into a card input slot. In the case of virtual gift cards, the kiosk can request that the user input the gift card number, code, etc., scan a bar code associated with the first gift card, and/or position a smart phone within a near field of the kiosk to interact with the smart phone and identify the gift card. In block **406**, the kiosk can verify the first gift card data by connecting to a gift card database or a merchant system (e.g., via the communications link **202** described in FIG. **2**) to check the face value of the first gift card, its card activation status, and/or other relevant information.

In decision block **408**, the kiosk queries the user as to whether he or she has additional gift cards to exchange. If so, the routine **400** can repeat blocks **404** and **406** by receiving and verifying additional gift card information until the user has no more gift cards to exchange. Each gift card can be held in its current state (e.g., active or pending) while additional gift cards are validated. In various embodiments, the routine **400** may have a predetermined limit on the maximum monetary value and/or quantity of gift cards that can be exchanged per transaction. If such a limit is met during the transaction, the routine **400** can be configured to automatically terminate or proceed forward to the next step.

The routine **400** can optionally include block **410** where the kiosk can receive user identification information to concatenate a user with the transaction. Suitable user identification can include, for example, a government issued I.D. (e.g., a driver's license, passport, etc.), a debit or credit card, a PIN, a login name and password associated with an account registered with the kiosk or a network of kiosks, and/or other suitable user-specific information that can differentiate the user from other users. Various input devices, such as a scanner (e.g., a bar code scanner that can scan bar codes on drivers' licenses), a card reader, a keypad, and/or other suitable input devices can be used to enter the user identification information. When the kiosk is configured to receive user identification in the form of a government issued I.D., for example, the kiosk can scan the photo, address, barcode, and/or otherwise record suitable information.

The routine **400** can further include determining whether a predetermined condition associated with the user identifica-

tion information and/or the transaction has been met (decision block **412**). When the user identification is a credit or debit card is used, for example, the kiosk can communicate with the user's financial institution (e.g., using the communications link **202** described in FIG. **2**) to verify that the user has not been making unauthorized charges, and the routine **400** can terminate if such charges have been made. In other embodiments, the user identification can be stored in a local or remote database to track the user's transactions on the kiosk and/or other remote kiosks connected thereto via the communications link. If the user has exceeded a maximum face value or buy-back of exchanged gift cards within a predetermined period of time (e.g., a daily cap on the total amount of gift card value that can be exchanged or a total transaction value) at the kiosk or a network of kiosks, the routine **400** can prevent the user from exchanging additional gift cards by terminating the routine **400**. In various embodiments, this step can also be performed each time an additional gift card is tendered (e.g., rather than after all the gift cards are tendered). The routine **400** can also be discontinued if it indicates suspicious transactions linked to the user, such as excessive quantities of gift card exchanges in the current transaction or in previous transactions, or when excessive face values of gift cards are attempting to be exchanged. Accordingly, the routine **400** can use the user identification information to mitigate fraudulent transactions.

If the transaction or user identification information does not trigger any of the predetermined conditions, the routine **400** proceeds to block **414** and displays exchange options to the user. As discussed above, suitable exchange options can include exchanging one or more of the tendered gift cards for cash or a redeemable cash. In various embodiments, the exchange options may include an accumulated buy-back value associated with the total face value of the gift cards tendered. The exchange options can also separate individual buy-back values for each tendered gift card such that the user has the option to exchange a subset of the tendered gift cards and retrieve others he or she does not wish to exchange. In other embodiments, the kiosk can provide the buy-back value to the user after each gift card is tendered (i.e., before decision block **408**), query the user whether he or she would like to accept or reject the exchange, and then query the user whether he or she has another gift card to exchange. The routine **400** can then repeat the verification of each gift card the user wishes to exchange and provide a buy-back value or other exchange option to the user before the next gift card is verified.

In decision block **418**, the routine **400** determines if the user selected the option of returning the one or more of the tendered gift cards. If so, the routine **400** can proceed to block **420** and one or more of the gift cards can be physically returned to the user from a card dispenser if the cards were inserted into the kiosk and/or the status of the returned gift cards can be updated appropriately in the gift card database or merchant system (e.g., changed from pending to active, maintained as active, etc.).

If the user did not select to retrieve all of the gift cards, the routine **400** proceeds to decision block **422**, and determines if the user selected to exchange one or more of the gift cards for cash or a redeemable cash voucher. If so, the routine **400** proceeds to block **424** and the kiosk dispenses cash using a currency dispenser or prints a redeemable cash voucher. If the gift cards the user wishes to exchange have not yet been received by the kiosk, such as when the user enters the gift card information without inserting the gift cards into the kiosk (e.g., by swiping magnetic stripes on the gift cards), the kiosk can request that the user insert the gift cards into the

kiosk via a card acceptor before the kiosk dispenses cash or a redeemable cash voucher. In some embodiments, the kiosk can request that the gift cards are inserted into the kiosk in the order in which they were verified, and may provide guidance as to the order (e.g., by displaying the retailer, value and/or other information associated with each gift card in the order the gift cards were verified). The routine **400** can then terminate or begin again if the user wishes to perform additional transactions using the kiosk.

The routine **400** can also include additional steps, such as those described above with reference to FIGS. **3**A and **3**B. The routine **400** can also be configured to retain the exchanged gift cards in a storage device. The exchanged gift cards can then be sold remotely, such as on a website for selling discounted gift cards (i.e., less than the face value of the gift cards) or from another kiosk. In one embodiment, the gift cards can be removed from the kiosk and provided to the remote purchasers. In other embodiments, the gift card identifiers can be associated with new gift cards (physical or virtual) and provided to the purchasers via email, smart phone application, mail, etc. In further embodiments, the gift cards can be voided and removed from the stream of commerce. The exchanged gift cards, for example, can be deactivated via the communications link, physically destroyed (e.g., shredded) within the kiosk, or removed from the kiosk and voided.

From the foregoing, it will be appreciated that specific embodiments of the invention have been described herein for purposes of illustration, but that various modifications may be made without deviating from the spirit and scope of the disclosure. The various steps in the routine **400** illustrated in FIG. **4**, for example, can be varied such that the routine **400** requests the user's identification information before receiving gift card data. Aspects of the invention described in the context of particular embodiments may be combined or eliminated in other embodiments. Various stages in the routines described in FIGS. **3**A-**4**, for example, can be combined, supplements intermixed, and/or eliminated. Further, while advantages associated with certain embodiments of the invention have been described in the context of those embodiments, other embodiments may also exhibit such advantages, and no embodiment need necessarily exhibit such advantages to fall within the scope of the invention. Accordingly, the invention is not limited, except as by the appended claims.

We claim:

1. A method of exchanging gift cards for value with a consumer operated kiosk, the method comprising:

receiving gift card information associated with a gift card via a user input device associated with the consumer operated kiosk, wherein receiving gift card information associated with the gift card comprises receiving a first gift card in a card input slot associated with the consumer operated kiosk and reading a first gift card identifier from the first gift card;

verifying a first activation status associated with the first gift card identifier;

receiving a second gift card identifier associated with a second gift card via the user input device;

verifying a second activation status associated with the second gift card identifier;

maintaining the first activation status while the second gift card identifier is received and the second activation status is verified;

displaying one or more exchange options for a first user, wherein the one or more exchange options include exchanging a gift card value associated with the first gift card and the second gift card for at least one of cash or a redeemable cash voucher;

receiving a selection from the first user corresponding to at least one of the exchange options;

when the user selection corresponds to exchanging the first gift card and second gift card for cash, dispensing cash to the user;

when the user selection corresponds to exchanging the first gift card and second gift card for a redeemable cash voucher, dispensing the redeemable cash voucher to the user; and

reselling at least a portion of the gift card value associated with the first and the second gift cards to a second user for a price less than the gift card value.

2. The method of claim 1, further comprising displaying a listing of gift cards the kiosk is configured to exchange for at least one of cash and a redeemable cash voucher.

3. The method of claim 1, further comprising receiving user identification information via the user input device, wherein the user identification information associates the first user with the gift card information.

4. The method of claim 3, further comprising:

determining whether a predetermined condition associated with at least one of the user identification information and the gift card information is met; and

rejecting the gift card when the predetermined condition is met.

5. The method of claim 4 wherein determining whether the predetermined condition is met comprises comparing a total gift card value of gift cards tendered by the first user within a preset period of time to a predetermined limit on the total gift card value.

6. The method of claim 5 wherein comparing the total gift card value comprises summing the total gift card value of gift cards tendered by the user within the preset period of time at the kiosk and other consumer operated kiosks communicatively linked thereto.

7. The method of claim 1 wherein reselling at least a portion of the gift card value comprises reselling at least a portion of the gift card value from a location remote from the kiosk.

8. The method of claim 7 wherein reselling at least a portion of the gift card value comprises reselling at least a portion of the gift card value via a website.

9. The method of claim of claim 7 wherein reselling at least a portion of the gift card value comprises reselling the gift card value for a price less than the gift card value.

10. The method of claim 1 wherein receiving gift card information associated with the gift card comprises receiving gift card information associated with a virtual gift card.

11. The method of claim 1, further comprising:

verifying a first gift card value associated with the first gift card identifier;

verifying a second gift card value associated with the second gift card identifier; and

providing a buy-back value for the first user, wherein the buy-back value is associated with the sum of the first and second gift card values.

12. The method of claim 1, further comprising:

verifying a first gift card value associated with the first gift card identifier;

verifying a second gift card value associated with the second gift card identifier; and

providing a first buy-back value associated with the first gift card value and a second buy-back value associated with the second gift card value.

13. The method of claim 1 wherein receiving the selection from the first user comprises:

exchanging one of the first gift card and the second gift card for one of cash or a redeemable cash voucher; and

dispensing the other of the first and second gift cards to the first user.

14. The method of claim 1, further comprising:

scanning a government issued I.D.; and

associating the government I.D. with at least one of user transactions at the kiosk and the gift card information.

15. The method of claim 1, further comprising storing gift cards received by the kiosk for later resale.

16. The method of claim 1 wherein the gift card is one of a plurality of gift cards, and wherein receiving gift card information associated with the gift card via the user input comprises receiving gift card information associated with the plurality of gift cards.

17. A method of exchanging gift cards for value with a consumer operated kiosk, the method comprising:

receiving a gift card via a card input slot associated with the consumer operated kiosk to read a gift card identifier from the gift card;

verifying a card activation status associated with the gift card identifier;

displaying one or more exchange options for a first user, wherein the one or more exchange options include exchanging a gift card value associated with the gift card for a buy-back value in the form of cash and/or a redeemable cash voucher, wherein the buy-back value is less than the gift card value; and

receiving a selection from the first user corresponding to at least one of the exchange options:

when the user selection corresponds to exchanging the gift card for cash, dispensing the cash to the user;

when the user selection corresponds to exchanging the gift card for a redeemable cash voucher, dispensing the redeemable cash voucher to the user; and

reselling the gift card value to a second user for a price less than the gift card value and more than the buy-back value.

* * * * *

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO.   : 9,064,268 B2
APPLICATION NO.   : 13/286971
DATED   : June 23, 2015
INVENTOR(S)   : Larrick et al.

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

On the title page, item [56]

On page 6, column 2, under "Other Publications", line 5, delete "Neilsen" and insert -- Nielsen --, therefor.

On page 7, column 1, under "Other Publications", line 7, delete "wwvv." and insert -- www. --, therefor.

On page 7, column 1, under "Other Publications", line 30, delete "Winnepeg" and insert -- Winnipeg --, therefor.

On page 7, column 1, under "Other Publications", line 63, delete "mostergiftcard.com" and insert -- monstergiftcard.com --, therefor.

In the specification

Column 2, line 22, delete "monetorize" and insert -- monetize --, therefor.

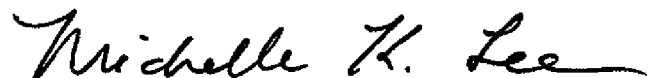Column 5, line 30, delete "there" and insert -- their --, therefor.

Column 6, line 53, delete "monetorize" and insert -- monetize --, therefor.

In the claims

Column 13, line 42, claim 9, delete "of claim of claim" and insert -- of claim --, therefor.

Column 14, line 43, claim 17, delete "options:" and insert -- options; --, therefor.

Signed and Sealed this
First Day of December, 2015

Michelle K. Lee
Director of the United States Patent and Trademark Office